

Due Date: October 11, 2003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: George R. Hood et al. Examiner: Andrew J. Rudy
Serial No.: 09/610,646 Group Art Unit: 3627
Filed: June 29, 2000 Docker: 8980
Title: BASIC AND INTERMEDIATE NET INTEREST REVENUE
IMPLEMENTATIONS FOR FINANCIAL PROCESSING IN A RELATIONAL
DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being filed via facsimile transmission to the U.S. Patent and Trademark Office on October 10, 2003.

By: [Signature]
Name: George H. Gates

RESPONSE UNDER 37 C.F.R. §1.105

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

I. Introduction

In response to the Office Action dated September 11, 2003, no claims have been cancelled, amended or added. Claims 1-66 remain in the application. Re-examination and re-consideration of the application is requested.

II. Requirement under 37 C.F.R. §1.105

In paragraph (4) of the Office Action, the Examiner requested, under 37 C.F.R. §1.105, if the "Royal Bank uncovers profitability solution" article, or any similar article, was published in any other public forum. In particular, the Office Action requested whether this, or any similar article,

any other publication, being published prior to one year before filing date of the above-identified patent application.

III. Conclusion

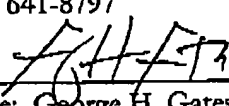
In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited. Should the Examiner believe minor matters still remain that can be resolved in a telephone interview, the Examiner is urged to call Applicant's undersigned attorney.

Respectfully submitted,

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Date: October 10, 2003

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